

Docket No. YOR920000831US1

Application for United States Patent  
**DECLARATION AND POWER OF ATTORNEY**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **DYNAMIC RESOURCE ALLOCATION USING PROJECTED FUTURE BENEFITS** the specification of which:

(check one) ☒ is attached hereto  
☐ was filed on \_\_\_\_\_, as  
 Application Serial No. \_\_\_\_\_  
 and was amended on \_\_\_\_\_  
 (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56\*

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Power of Attorney: As a named inventor, I hereby appoint Manny W. Schecter, Reg. No. 31,722, Terry J. Ilardi, Reg. No. 29,936, Stephen C. Kaufman, Reg. No. 29,551, Louis J. Percello, Reg. No. 33,206, Jay P. Sbrollini, Reg. No. 36,266, Robert M. Trepp, Reg. No. 25,933, Daniel P. Morris, Reg. No. 32,053, Wayne L. Ellenbogen, Reg. No. 43,602, Douglas W. Camcron, Reg. No. 31,596, David M. Shofi, Reg. No. 39,835, Christopher A. Hughes, Reg. No. 26,914, Edward A. Pennington, Reg. No. 32,588, John E. Hoel, Reg. No. 26,279, Joseph C. Redmond, Jr., Reg. No. 18,753, Michael E. Whitham, Reg. No. 32,635, Marshall M. Curtis, Reg. No. 33,138, Clyde R. Christofferson, Reg. No. 34,138, C. Lamont Whitham, Reg. No. 22,424, Ruth E. Tyler-Cross, Reg. No. 45,922 and Olga V. Merkoulouva, Reg. No. 48,757 as attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. All correspondence should be directed to Whitham, Curtis & Christofferson, P.C., 11491 Sunset Hills Road, Suite 340, Reston, Virginia 20190. Telephone calls should be directed to Whitham, Curtis & Christofferson, P.C. at (703) 787-9400.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 144 Rita Drive, Cortlandt Manor, NY 10567

Citizenship: United States of America

Post Office Address: Same as Residence

(2) Inventor: Robert Krauthgamer

Signature \_\_\_\_\_ Date: \_\_\_\_\_

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Citizenship: Israel

Post Office Address: Same as Residence

(3) Inventor: Maria Minkoff

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 289 Highland Avenue, Apt. 206, Somerville, MA 02144

Citizenship: United States of America

Post Office Address: Same as Residence

(4) Inventor: Baruch M. Schieber

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 25 Willmont Avenue, White Plains, NY 10605

Citizenship: Israel

Post Office Address: Same as Residence

(5) Inventor: Maxim I. Sviridenko

Signature \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 3579 Sagamore Avenue, Mohegan Lake, NY 10549

Citizenship: Russia

Post Office Address: Same as Residence

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(6) Inventor: Jayram S. Thathachar

Signature J-S. JayramDate: 27<sup>th</sup> Nov 2001

Residence: 272 Palm Valley Blvd., #204, San Jose, CA 95123

Citizenship: India

Post Office Address: Same as Residence

\*Title 37, Code of Federal Regulations, § 1.56:

(a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith toward the Patent and Trademark Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability; or (2) it refutes, or is inconsistent with, a position the applicant takes in: (i) opposing an argument of unpatentability relied on by the Office, or (ii) asserting an argument of patentability.

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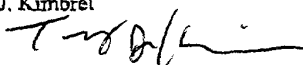
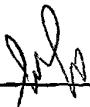
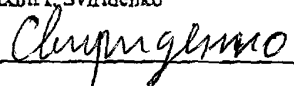
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 Signature:  Date: 4-12-2001  
 Residence: 144 Rita Drive, Cortlandt Manor, NY 10567  
 Citizenship: United States of America  
 Post Office Address: Same as Residence
- (2) Inventor: Robert Krauthgamer  
 Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
 Residence: 29 Szold Street, Ramat Hasharon 47225, Israel  
 Citizenship: Israel  
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- (3) Inventor: Maria Minkoff  
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- (4) Inventor: Baruch M. Schieber  
 Signature:  Date: 4-11-01  
 Residence: 25 Wilmont Avenue, White Plains, NY 10605  
 Citizenship: Israel  
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- (5) Inventor: Maxim I. Sviridenko  
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T04027 64T000T

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Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Residence: 272 Palm Valley Blvd., #204, San Jose, CA 95123

Citizenship: India

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"SECRET" 100049-120001